



UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA		PROOF OF CLAIM
Name of Debtor: Yurii Korotkov and Iryna Pavlovna Korotkov		Case Number: 09-31457
<small>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): SunTrust Mortgage, Inc., its successors and/or assigns		? Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, GA 30329		Court Claim Number: (If known)
Telephone number: (770) 234-9181		Filed on:
Name and address where payment should be sent (if different from above): SunTrust Mortgage, Inc. P O Box 27767 Richmond, VA 23261		? Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars
Telephone number: (800) 443-1032		? Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ 125,949.99 (UPB)		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.		Specify the priority of the claim.
If all or part of your claim is entitled to priority, complete item 5.		? Domestic support obligation under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
? Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		? Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).
2. Basis for Claim: Money Loaned (See instruction #2 on reverse side.)		? Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).
3. Last four digits of any number by which creditor identifies debtor: 8508 # 221.0814457NC		? Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).
3a. Debtor may have scheduled account as: SunTrust Bank (See instruction #3a on reverse side.)		? Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.		? Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate ? Motor Vehicle ? Other		Amount entitled to priority: \$ _____
Describe:		*Amounts are subject to adjustment on 4/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
Value of Property: <u>Unknown</u> Annual Interest Rate <u>6.875 %</u>		
Amount of arrearage and other charges as of time case filed included in secured claim, if any: <u>\$ 19,474.60</u> Basis for perfection: <u>Security Deed</u>		
Amount of Secured Claim: <u>\$125,949.99</u> Amount Unsecured: <u>\$ 0</u>		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date: September 21, 2009	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. <div style="text-align: center;">/s/ ANGEL GORDON Angel R. Gordon, NC Bar No. 24996</div>	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Case 09-31457 Claim 15-1 Part 2 Filed 09/22/09 Desc Attachment 1 Page 2 of 2

ITEMIZED STATEMENT OF ARREARAGE CLAIM

14	Payments	@	\$1,029.27	\$14,409.78
	(5/1/2008 - 6/1/2009)			
14	Late Charges	@	33.79	473.06
	(5/1/2008 - 6/1/2009)			
	Foreclosure Attorney Fees and Costs			1,489.17
	Escrow Shortage			3,086.80
	Accrued Late Charges			15.79
	TOTAL ARREARS			<u>\$19,474.60</u>

**POST PETITION PAYMENT HISTORY**

DEBTOR NAME: Yuri Korotkov
 fdba Grey Goose LLC
 Iryna Pavlovna Korotkov
 aka Iryna Korotkova

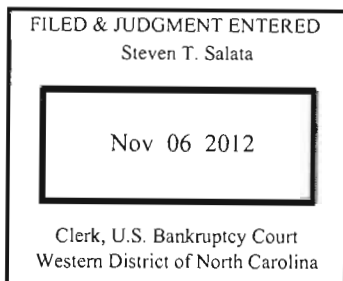
BANKRUPTCY CASE NO: 09-31457
MORTGAGEE: SunTrust Mortgage, Inc.

DATE CASE FILED: June 5, 2009
LOAN NO. 8508

PMT DUE DATE	P & I	ESCROW	AMOUNT RECEIVED	DATE POSTED
7/01/2009	844.80	128.86	973.66	7/17/2009
8/01/2009	844.80	128.86	973.66	8/14/2009
9/01/2009	844.80	128.86	973.66	9/16/2009
10/01/2009	844.80	128.86	973.66	10/14/2009
11/01/2009	844.80	128.86	973.66	11/17/2009
12/01/2009	844.80	128.86	990.30	12/17/2009
1/01/2010	844.80	145.50	990.30	1/15/2010
			990.30	2/17/2010
2/01/2010	844.80	145.50	990.30	3/15/2010
3/01/2010	844.80	145.50	990.30	3/22/2010
4/01/2010	844.80	145.50	990.30	4/20/2010
5/01/2010	844.80	145.50	990.30	5/14/2010
6/01/2010	844.80	145.50	990.30	6/14/2010
7/01/2010	844.80	145.50	990.30	7/15/2010
8/01/2010	844.80	145.50	990.30	8/16/2010
9/01/2010	844.80	145.50	990.30	9/14/2010
10/01/2010	844.80	145.50	990.30	10/18/2010
11/01/2010	844.80	145.50	990.30	12/01/2010
12/01/2010	844.80	145.50	990.30	12/16/2010
1/01/2011	844.80	145.50	990.30	1/27/2011
2/01/2011	844.80	145.50	990.30	3/15/2011
3/01/2011	844.80	145.50	990.30	4/29/2011
4/01/2011	844.80	145.50	990.30	5/13/2011
5/01/2011	844.80	145.50	990.30	6/01/2011
6/01/2011	844.80	145.50	990.30	6/17/2011
7/01/2011	844.80	145.50	990.30	8/11/2011
8/01/2011	844.80	145.50	990.30	9/22/2011
9/01/2011	844.80	145.50	990.30	10/27/2011
10/01/2011	844.80	145.50	990.30	12/01/2011
11/01/2011	844.80	145.50	990.30	1/06/2012
12/01/2011	844.80	145.50	990.30	2/28/2012
1/01/2012	844.80	145.50	990.30	3/23/2012
2/01/2012	844.80	145.50	990.30	4/27/2012

3/01/2012	844.80	844.80	990.30	6/08/2012
4/01/2012	DUE			
5/01/2012	DUE			
6/01/2012	DUE			

5



Laura T. Beyer
Laura T. Beyer
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:

YURII KOROTKOV
FDBA GREY GOOSE LLC
SSN: XXX-XX-8440

IRYNA PAVLOVNA KOROTKOV
AKA IRYNA KOROTKOVA
SSN: XXX-XX-9624

DEBTORS

CASE NO. 09-31457

CHAPTER 13

CONSENT ORDER FOR CURING POST CONFIRMATION DEFAULT
AND CONDITIONAL CONTINUANCE OF AUTOMATIC STAY

THIS CAUSE coming on to be heard and being heard before the undersigned United States Bankruptcy Judge for the Western District of North Carolina upon request of SUNTRUST MORTGAGE, INC. ("STMI"), to lift the automatic stay.

And it appearing to the Court and the Court finding from the record and stipulation of counsel that STMI is a Servicers on behalf of the Secured Creditor holding a claim against the Debtors secured by the Debtors' principal residence located at 3012 Twilight Lane, Indian Trail, NC; that the Debtors' confirmed Chapter 13 Plan proposed to pay the current portion of said indebtedness directly to the Secured Creditor; that the Debtors are delinquent in paying the direct payments. The payments, late charges, attorney fees and costs through October 31, 2012, are \$7,545.62. A breakdown of the arrearage is as follows:

Payments	04/12 - 04/12	\$990.30	x	1	=	\$990.30
Payments	05/12 - 10/12	\$988.22	x	6	=	\$5,929.32
Bankruptcy Attorney Fees and Costs						\$626.00
TOTAL ARREARAGE THROUGH October 31, 2012						<u>\$7,545.62</u>

The Debtors are prepared to cure the post-petition arrears, together with the late charges, and thereafter maintain payments throughout the Debtors' Chapter 13 Plan in accordance with the provisions and terms of this Order.

United States Bankruptcy Court

NOW, THEREFORE, based upon the foregoing findings of fact and conclusions of law, and with the consent of all parties, it is hereby ORDERED, ADJUDGED and DECREED as follows:

1. The Debtors will timely pay all sums due under the Note and Deed of Trust. All parties acknowledge that all payments are due on the 1st day of each month.

2. The amount of \$626.00 for attorney fees and costs shall be put inside the Debtors' Chapter 13 Plan. The Trustee is hereby authorized to increase the payment or to extend the Debtors' Chapter 13 Plan a sufficient number of months to accommodate this additional claim due STMI. This amount is to be added to the existing arrearage claim due STMI, classified as a secured claim, and paid pro-rata by the Trustee with other secured claims. After placing the \$626.00 inside the Debtors' Chapter 13 Plan, the remaining post-petition arrearage is \$6,619.62.

3. Since the filing of this Motion, Debtors have tendered funds in the amount of \$6,925.26. After application of \$6,925.26, the arrearage is cured and \$5.64 shall be placed in suspense.

4. The Debtors' attorney, Matthew H. Crow, is awarded the presumptive fee of \$450.00 for defense of STMI Motion for Relief from Stay. Said \$450.00 is to be paid through the Debtors' Chapter 13 Plan. The Trustee is hereby authorized to increase the payment or to extend the Debtors' Plan as needed to accommodate this claim.

5. Beginning with the November 1, 2012 payment, the Debtors shall pay the regular monthly payment (currently \$988.22) directly to STMI.

6. In the event STMI does not receive any payment from the Debtors under this Order by the 15th day of the month in which the payment is due and upon 15 days written notice of the default to the Debtors and Debtors' attorney, if the default is not cured within the said 15 days, then the automatic stay and restraining Order entered in this case are hereby modified without further notice or hearing and the Debtors' property is released for foreclosure by STMI or the then note holder as provided for by the terms of the security instrument. Said modification will occur immediately upon the Debtors' default and the waiting period of F.R.B.P 4001(a)(3) will not apply. In the event that a default does occur, STMI shall be entitled to collect attorney fees and costs incurred in connection with such default. This provision shall expire 3 months from the date of this Order.

7. In the event the Debtors default after proper notice, if any, has been given pursuant to paragraph (6) above, Movant/note holder will file a Notice of Lift of Stay with the court. Upon filing of the Notice of the Lift of Stay, the Trustee is hereby directed to cease disbursements on the pre-petition claim due the Movant/note holder. Note holder (or Assignee) is allowed 180 days from the time the Relief of Stay is entered to liquidate the real property and file a documented deficiency claim with the Chapter 13 Trustee.

United States Bankruptcy Court

/s/ Joseph J. Vonnegut
JOSEPH J. VONNEGUT, ATTORNEY FOR MOVANT

/s/ Matthew H. Crow
MATTHEW H. CROW, ATTORNEY FOR DEBTORS

NO PROTEST/NO OBJECTION

/s/ Warren L. Tadlock
WARREN L. TADLOCK, TRUSTEE

This Order has been signed electronically.
The Judge's Signature and Court's seal appear
at the top of the Order.

United States Bankruptcy Court

United States Bankruptcy Court

Yurii Korotkov's Mortgage payment to SunTrust

Account No. 0036248508

Date of Payment Due	Payment Due	Payment Made With Receipts	Date of Payment Made
July 01, 2012	\$988.22	\$990.30	7-5-2012
August 01, 2012	\$988.22	\$988.22	8-10-2012
September 01, 2012	\$988.22	\$990.00	8-13-2012
October 01, 2012	\$988.22	\$990.00	9-14-2012
November 01, 2012	\$988.22	\$988.22	10-12-2012
		\$988.22	11-08-2012
		\$988.22	11-29-2012
December 01, 2012	\$988.22	-0-	N/A
January 01, 2013	\$988.22	\$988.22	1-02-2013
February 01, 2013	\$988.22	\$988.22	2-01-2013
March 01, 2013	\$988.22	\$988.22	3-1-2013
April 01, 2013	\$988.22	\$988.22	4-5-2013
May 01, 2013	\$988.22	\$988.22	5-10-2013
June 01, 2013	\$988.22	\$988.22	6-6-2013
July 01, 2013	\$988.22	\$988.22	7-9-2013
August 01, 2013	\$988.22	\$988.22	8-16-2013
September 01, 2013	\$988.22	\$988.22	9-12-2013
October 01, 2013	\$988.22	\$988.22	10-11-2013
November 01, 2013	\$988.22	\$988.22	11-8-2013
December 01, 2013	\$988.22	\$988.22	12-06-2013
January 01, 2014	\$988.22	\$988.22	1-14-2014
February 01, 2014	\$988.22	\$988.22	2-18-2014
March 01, 2014	\$988.22	\$988.22	3-24-2014
April 01, 2014	\$988.22	\$988.22	4-11-2014
May 01, 2014	\$988.22	\$1,002.00	5-29-2014
June 01, 2014	\$1,001.97	-0-	N/A
July 01, 2014	\$1,001.97	\$1,002.00	7-03-2014
		\$1,002.00	7-24-2014
August 01, 2014	N/A	\$544.73	8-21-2014
September 01, 2014	N/A	\$81.12	9-26-2014
October 01, 2014	\$1,001.97	\$1,002.00	10-2-2014
November 01, 2014	\$1,001.97	\$1,002.00	11-10-2014
December 01, 2014	\$1,001.97	\$1,002.00	12-05-2014

9

January 01, 2015	\$1,001.97	\$1,002.00	1-08-2015
February 01, 2015	\$1,001.97	\$1,002.00	2-06-2015
March 01, 2015	\$1,001.97	\$1,002.00	3-13-2015
April 01, 2015	\$1,001.97	\$1,002.00	4-10-2015
May 01, 2015	\$1,001.97	\$1,002.00	5-14, 2015
June 01, 2015	\$1,001.97	\$1,002.00	6-05-2015
July 01, 2015	\$1,001.97	\$1,002.00	7-07-2015
August 01, 2015	\$1,001.97	\$1,002.00	8-06-2015
<hr/>			
TOTAL	\$35,754.67	\$37,388.55	

SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **990.30**

Client Name

YURIY KOROTKOV

Prepared By

Nancy H Lunsford

Telephone Number

7048822415

Date

06/21/2012

Cost Center

8000873

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **990.30**

☐ Fees \$

COPYING MATERIAL PROTECTION - PATENTS SYSTEM, SMOYER

Customer Receipt

THIS MULTITONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.

SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **990.30**

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Telephone Number

7042898935

Date

7/5/12

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **990.30**

☐ Fees \$

COPYING MATERIAL PROTECTION - PATENTS SYSTEM, SMOYER

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SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **988.22**

Client Name

YURIY KOROTKOV

Prepared By

Lindsey Woodruff

Telephone Number

Date

08/10/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **988.22**

☐ Fees \$

COPYING MATERIAL PROTECTION - PATENTS SYSTEM, SMOYER

Customer Receipt

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEBIT/DEBIT CARD ENCLOSURE

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEBIT/DEBIT CARD ENCLOSURE

596 HISC PAYMENT
XXXXXX8503 Bus. Date 21Jun-2012 AM
216 990.30 CASH
64067418 165157 2 990.30 TOTAL
Transaction Date: 21Jun-2012 15:56:36

596 HISC PAYMENT
XXXXXX8503 Bus. Date 10Aug-2012 PM
317 988.22 CASH
64067418 165157 2 988.22 TOTAL
Transaction Date: 10Aug-2012 16:42:55

SUNTRUSTPage 12 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Telephone Number

7042898935

Date

08/13/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 990.00☐ Fees \$

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SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 990.00

Client Name

YURIY KOROTKOV

Prepared By

Lindsey Woodruff

Telephone Number

Date

09/14/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 990.00☐ Fees \$

COPYING - ANTI-FRAUD PROTECTION - PATENTS 5,157,765, 5,340,152

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Charlene McClendon

Telephone Number

7042898935

Date

10/12/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

COPYING - ANTI-FRAUD PROTECTION - PATENTS 5,157,765, 5,340,152

Customer Receipt

13

576 MISC PAYMENT *
XXXXXXXXXX508 Bus. Date 14Sep.2012 40
226 990.00 CASH
64067418 165157 2 990.00 1074
Transaction Date: 14Sep.2012 143111

576 MISC PAYMENT *
XXXXXXXXXX508 Bus. Date 12Oct.2012 40
69 988.02 CASH
64067404 113715 4 988.02 1172
Transaction Date: 12Oct.2012 141219

THIS MULTITONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Telephone Number

7042898935

Date

11/8/2012

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ 988.22

☐ Fees \$

COPYING AND FRAUD PROTECTION - PATENTS PENDING

Customer Receipt

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Telephone Number

7042898935

Date

11/29/12

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ 988.22

☐ Fees \$

COPYING AND FRAUD PROTECTION - PATENTS PENDING

Customer Receipt

596 MISC PAYMENT *
XXXXXXXXXX8508 Bus. Date 29Nov.2012 AM
198 988.22 CASH
64067403 123421 2 988.22 TOTAL
Transaction Date: 29Nov.2012 15:08:10

596 MISC PAYMENT
XXXXXXXXXX8508 Bus. Date 29Nov.2012
120 988.22 CASH
64067401 162939 3 988.22 TOTAL
Transaction Date: 29Nov.2012 14:11:10

536	MISC PAYMENT	Res. Date	1-Feb-2017
XXXXXX08503			988.210000
398			989.210000
64087418 126161 6			990.210000
Transaction Date:	1-Feb-2017		991.210000

596 MISC PAYMENT
XXXXXXXXXXXX Bus. Exp 12/17/2015
250 988.22 OK
6406401 160093 988.22 T
Transaction Date 12/17/2015 16:10:00

Page 18 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Ann R Crocker

Date

04/05/2013

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Telephone Number

Cost Center

8000675

Customer Receipt



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Date

05/10/2013

Indicate type of payment (Select one payment type per coupon).

☒ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Telephone Number

Cost Center

7042898935

8000674

Customer Receipt

Mortgage Substitute Payment Coupon



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Date

06/06/2013

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Telephone Number

Cost Center

7042898935

8000674

Customer Receipt

19

576 MISC PAYMENT

145 Bus. Date 04/01/2013 AM
446744 161616 6 988.22 1616
Transaction Date: 04/01/2013 161616



Mortgage Loan Number

0036248508

Client Name

YURIY KOROTKOV

Prepared By

Sandra B. Norris

Telephone Number

7042898935

Date

05/10/2013

Cost Center

8000674

Mortgage Substitute Payment Coupon

Total Amount Paid

\$

988.22

Indicate type of payment (Select one payment type per coupon).

- [] Additional Escrow Payment \$
- [] Additional Principal Payment \$
- [] Escrow Shortage \$
- [X] Regular Monthly Payment \$ 988.22
- [] Fees \$

Customer Receipt

576 MISC PAYMENT

299 Bus. Date 04/01/2013 AM
446744 161616 5 988.22 1616
Transaction Date: 04/01/2013 161616

SUNTRUSTPage 20 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Telephone Number

7042898935

Date

07/09/2013

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt

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SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Telephone Number

7042898935

Date

8/16/13

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt

THIS MULTITONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.

SUNTRUST

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Telephone Number

7042898935

Date

09/12/2013

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt

(21)

ENDORSE CHECK HERE

X

DO NOT WRITE - SIGN - STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
 XXXXXXXXX8508 Bus. Date 12SEP.2013 AM
 254 988.22 CASH
 64067418 123421.2 988.22 TOTAL
 Transaction Date: 12SEP.2013 17:00:13

ENDORSE CHECK HERE

X

DO NOT WRITE - SIGN - STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
 XXXXXXXXX8508 Bus. Date 16AUG.2013 AM
 233 988.22 CASH
 64067401 162939.3 988.22 TOTAL
 Transaction Date: 16AUG.2013 15:29:13

ENDORSE CHECK HERE

X

DO NOT WRITE - SIGN - STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
 XXXXXXXXX8508 Bus. Date 9JUL.2013 AM
 174 988.22 CASH
 64067418 123421.2 988.22 TOTAL
 Transaction Date: 9JUL.2013 16:52:56



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Mary Anne Royal

Date

10/11/2013

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

7042898935

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Samantha M Allen

Date

11/8/13

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

7042898935

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 988.22

Client Name

YURIY KOROTKOV

Prepared By

Sandra Norris

Date

12/06/2013

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

(704) 233-4292

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 988.22☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

23

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X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 HISC PAYMENT
XXXXXXXXXX8508 Bus. Date 11Oct-2013
431
64027403 123421 2
Transaction Date: 11Oct-2013 144311

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

594 HISC PAYMENT
XXXXXXXXXX8508 Bus. Date 09-27-2013
100
64027403 123421 2
Transaction Date: 09Oct-2013 150011

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 HISC PAYMENT
XXXXXXXXXX8508 Bus. Date 08Oct-2013
232
64027403 123461 5
Transaction Date: 08Oct-2013 133514

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **988.22**

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

01/14/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ **988.22**☐ Fees \$**Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.

**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **988.22**

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

02/18/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ **988.22**☐ Fees \$**Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS MULTI-TONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM.

**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **988.22**

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

03/24/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ **988.22**☐ Fees \$**Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

25

ENDORSE CHECK HERE

X

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DEPOSITORY BANK ENDORSEMENT

596 N180 PAYMENT
XXXXXXXXXX5503 Bus. Date 14 Mar 2014
113 980.22 DASH
64067401 162939 3 980.22 TOTAL
Transaction Date: 14 Mar 2014 14:57:12

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 N180 PAYMENT
XXXXXXXXXX5503 Bus. Date 14 Mar 2014
113 980.22 DASH
64067401 162939 3 980.22 TOTAL
Transaction Date: 14 Mar 2014 14:57:12

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 N180 PAYMENT
XXXXXXXXXX5503 Bus. Date 24 Mar 2014 AM
183 980.22 DASH
64067401 162939 3 980.22 TOTAL
Transaction Date: 24 Mar 2014 15:27:12

 **SUNTRUST**

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **988.22**

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

04/11/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **988.22**

☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED

 **SUNTRUST**

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **1,002.00**

Client Name

YURIY KOROTKOV

Prepared By

Colby M Roseberry

Telephone Number

Date

05/29/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **1,002.00**

☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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 **SUNTRUST**

Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **1,002.00**

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Telephone Number

(704) 289-8935

Date

07/03/2014

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

☐ Additional Principal Payment \$

☐ Escrow Shortage \$

☒ Regular Monthly Payment \$ **1,002.00**

☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

27

ENDORSE CHECK HERE
X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXXXXXXXX Bus. Date 11/07/2014
182 988.00 CASH
44067410 123421 2 988.00 TOTAL
Transaction Date: 11/07/2014 14:24:12

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X

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DEPOSITORY BANK ENDORSEMENT

ENDORSE CHECK HERE
X

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DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXXXXXXXX Bus. Date 11/07/2014 AM
142 1,002.00 CASH
64167404 162939 3 1,002.00 TOTAL
Transaction Date: 11/07/2014 14:24:12

 **SUNTRUST**Page 28 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number	0036248508	Total Amount Paid	\$ 1,002.00
Client Name	YURIY KOROTKOV		
Prepared By	Date	Indicate type of payment (Select one payment type per coupon).	
Mary Royal	07/24/2014	<input type="checkbox"/> Additional Escrow Payment	\$
Telephone Number	Cost Center	<input type="checkbox"/> Additional Principal Payment	\$
(704) 289-8935	8000674	<input type="checkbox"/> Escrow Shortage	\$
		<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 1,002.00
		<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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 **SUNTRUST****Mortgage Substitute Payment Coupon**

Mortgage Loan Number	0036248508	Total Amount Paid	\$ 544.73
Client Name	YURIY KOROTKOV		
Prepared By	Date	Indicate type of payment (Select one payment type per coupon).	
Samantha Allen	08/21/2014	<input type="checkbox"/> Additional Escrow Payment	\$
Telephone Number	Cost Center	<input type="checkbox"/> Additional Principal Payment	\$
(704) 289-8935	8000674	<input type="checkbox"/> Escrow Shortage	\$
		<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 544.73
		<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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 **SUNTRUST****Mortgage Substitute Payment Coupon**

Mortgage Loan Number	0036248508	Total Amount Paid	\$ 81.12
Client Name	YURIY KOROTKOV		
Prepared By	Date	Indicate type of payment (Select one payment type per coupon).	
Mary Royal	09/26/2014	<input type="checkbox"/> Additional Escrow Payment	\$
Telephone Number	Cost Center	<input type="checkbox"/> Additional Principal Payment	\$
(704) 289-8935	8000674	<input type="checkbox"/> Escrow Shortage	\$
		<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 81.12
		<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

29

ENDORSE CHECK HERE

X

DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITOR'S BANK ENDORSEMENT

ENDORSE CHECK HERE

X

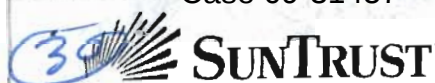
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DEPOSITOR'S BANK ENDORSEMENT

DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITOR'S BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX/0509 Bus. Date 20Sep.2014
123 81.11 CASH
64067418 123421 2 81.11 CASH
Transaction Date: 20Sep.2014 10:47:11

596 MISC PAYMENT
XXXXXX/0509 Bus. Date 24Jul.2014
123 1,002.00 CASH
64067418 123421 2 1,002.00 CASH
Transaction Date: 24Jul.2014 10:47:11

596 MISC PAYMENT
XXXXXX/0509 Bus. Date 21Aug.2014 AM
111 544.73 CASH
64067401 162339 3 544.73 TOTAL
Transaction Date: 21Aug.2014 10:47:11



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Date

10/02/2014

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

(704) 289-8935

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Charlene McClendon

Date

11/10/2014

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

(704) 289-8935

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Date

12/05/2014

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$

Telephone Number

(704) 289-8935

Cost Center

8000674

☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

31

DO NOT WRITE SIGN STAMP BELOW THIS LINE
DEPOSITARY BANK ENCLOSURE

596 WISC PAYMENT
XXXXXX18503 Bus. Date 2015.10.15
129 1.002.00 CASH
64067418 123421 2 Transaction Date: 2014 10.15.15

596 WISC PAYMENT *
XXXXXX18503 Bus. Date 10Nov.2014 AM
116 1.002.00 CASH
64067404 113715 4 1.002.00 TOTAL
Transaction Date: 10Nov.2014 13:56:37

596 WISC PAYMENT
XXXXXX18503 Bus. Date 30.06.2014
115 1.002.00 CASH
64067401 16239 3 1.002.00 TOTAL
Transaction Date: 30.06.2014 15:19:15

Mortgage Substitute Payment Coupon



Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Samantha Allen

Date

01/08/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Cory A Gordon

Date

02/06/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Date

03/13/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ 1,002.00☐ Fees \$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

33

ENDORSE CHECK HERE

X

DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT *
XXXXXXXXXX8508 Bus. Date 6Feb.2015 AM
159 DEPOSITORY BANK ENDORSEMENT
64067403 185126 5 1-002.00 CASH
Transaction Date: 6Feb.2015 16:21:05

596 MISC PAYMENT *
XXXXXXXXXX8508 Bus. Date 13Mar.2015 AM
245
64067418 123421 2 1-002.00 CASH
Transaction Date: 13Mar.2015 16:14:44

596 MISC PAYMENT *
XXXXXXXXXX8508 Bus. Date 8Jan.2015 AM
94
64067401 182339 3 1-002.00 CASH
Transaction Date: 8Jan.2015 04:20:10



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

04/10/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment

\$

☐ Additional Principal Payment

\$

☐ Escrow Shortage

\$

☒ Regular Monthly Payment

\$ 1,002.00

☐ Fees

\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Brittany McNally

Telephone Number

Date

05/14/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment

\$

☐ Additional Principal Payment

\$

☐ Escrow Shortage

\$

☒ Regular Monthly Payment

\$ 1,002.00

☐ Fees

\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

THIS DOCUMENT CONTAINS VOID TEXT ON A BLUE BACKGROUND THAT WILL APPEAR WHEN PHOTOCOPIED



Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ 1,002.00

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

06/05/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment

\$

☐ Additional Principal Payment

\$

☐ Escrow Shortage

\$

☒ Regular Monthly Payment

\$ 1,002.00

☐ Fees

\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

35

ENDORSE CHECK HERE

X

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DEPOSITARY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX18500 Bus. Date 10-29-15
318 1-002.00 CASH
64067418 123421 2 1-002.00
Transaction Date: 10Apr.2015 10:13:04

ENDORSE CHECK HERE

X

DO NOT WRITE - SIGN, STAMP BELOW THIS LINE

DEPOSITARY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX18500 Bus. Date 14Apr2015 AH
75 1-002.00 CASH
64067401 185002 6 1-002.00 TOTAL
Transaction Date: 14Apr2015 12:59:10

X

DO NOT WRITE - SIGN, STAMP BELOW THIS LINE

DEPOSITARY BANK ENDORSEMENT

596 MISC PAYMENT
XXXXXX18500 Bus. Date 5Jun.2015
318 1-002.00 CASH
64067418 123421 2 1-002.00
Transaction Date: 5Jun.2015 10:13:04

SUNTRUST**Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **1,001.97**

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

07/07/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ **1,001.97**☐ Fees \$**Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

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 **SUNTRUST****Mortgage Substitute Payment Coupon**

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **1,002.00**

Client Name

YURIY KOROTKOV

Prepared By

Mary Royal

Telephone Number

(704) 289-8935

Date

08/06/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment \$☐ Additional Principal Payment \$☐ Escrow Shortage \$☒ Regular Monthly Payment \$ **1,002.00**☐ Fees \$**Customer Receipt**

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

(37)

ENDORSE CHECK HERE

X

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DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT

XXXXXXXXXX8508 Bus. Date 7Jul.2015

77 1,001.57 CAS

64067418 123421 2 1,001.57 TOTAL

Transaction Date: 7Jul.2015 14:26:12

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596 MISC PAYMENT

XXXXXXXXXX8508 Bus. Date 6Aug.2015

75 1,002.00 CAS

64067418 123421 2 1,002.00 TOTAL

Transaction Date: 6Aug.2015 13:02:02

38

**SUNTRUST**Page 38 of 54
Mortgage Substitute Payment Coupon

Mortgage Loan Number:	0036248508	Total Amount Paid	\$ 1,002.00
Client Name	YURIY KOROTKOV		
Prepared By	Date	Indicate type of payment (Select one payment type per coupon).	
Samantha Allen	09/08/2015	<input type="checkbox"/> Additional Escrow Payment	\$
Telephone Number:	Cost Center	<input type="checkbox"/> Additional Principal Payment	\$
(704) 289-8935	8000674	<input type="checkbox"/> Escrow Shortage	\$
		<input checked="" type="checkbox"/> Regular Monthly Payment	\$ 1,002.00
		<input type="checkbox"/> Fees	\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

596

MISC PAYMENT

XXXXXX8502

Bus. Date 09-29-2015 AM

245

1,002.00 CASH

64067401 162939 J

1,002.00 TOTAL

Transaction Date: 09-29-2015 16:17:19

39

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Mortgage Substitute Payment Coupon

Mortgage Loan Number

0036248508

Total Amount Paid

\$ **1,002.00**

Client Name

YURIY KOROTKOV

Prepared By

Brittany McNally

Telephone Number

Date

10/05/2015

Cost Center

8000674

Indicate type of payment (Select one payment type per coupon).

☐ Additional Escrow Payment

\$

☐ Additional Principal Payment

\$

☐ Escrow Shortage

\$

☒ Regular Monthly Payment

\$ **1,002.00**

☐ Fees

\$

Customer Receipt

"Making a payment through a retail branch will result in a delay in processing. We cannot guarantee such payments will be processed within two business days. However, payments made at a retail branch will be credited effective as of the date received in the branch"

ENDORSE CHECK HERE

X

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

576 MISC PAYMENT
1/09/XX/8509 BUS. DTS 10-2015
301 1-002.00 10-2015
2407403 185002 6 1-002.00 10-2015
Transaction Dts: 500.00 10-2015

Principal BAAAN 114822.00

September 18, 2014

Yuriy Korotkov
Irina Kortokov
3012 Twilight Ln
Monroe, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

In accordance with applicable state law, this letter is to acknowledge receipt of funds in the amount of \$334.89 on 09/05/14 for the above referenced loan. We are unable to apply these funds to your account because the funds are not in accordance with an existing repayment plan, are being held for a complete workout or are not enough to bring the account current.

These funds will be held in suspense, or a holding account, until we receive enough funds from you to make a full payment or to bring your loan current.

To request the reinstatement amount needed to bring your loan current or if you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 6 p.m., ET, Friday and 8 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure(s): Disclosure(s)

LM651 L4H

Debby.

855 223 4641
BAWKR DEP

920 85.1

8/12

1002

Case 09-31457 Doc Filed 12/04/14 Entered 12/04/14 09:31:12 Desc Mail Document Page 1 of 4

UNITED STATES BANKRUPTCY COURT

Western District of North Carolina

PETITIONER'S
EXHIBIT
F

YURIY KOROTKOV

In re

Debtor

Case No. 09-31457

Chapter 13

Name of creditor: SunTrust Mortgage, Inc.

Court claim no. (if known): 15

Last four digits of any number you
use to identify the debtor's account:

8508

Creditor Statement of Amounts Required to Bring Loan Current

A. Prepetition Arrearage Claim

Total \$ 20100.6

Paid \$ 20,100.60

Remaining \$ 0.00

B. Post- Petition Fees/Charges

Total \$ 150.00

Paid \$ 0.00

Remaining \$ 150.00

C. Post- Petition Installment Payments

[Current monthly payment = \$ 1,001.97]

Last Payment Received 11/14/14

Number of Payments Due 4

Total Payments Due \$ 4,007.88

Itemized Payments Due:

4 installments @ \$ 1,001.97

Installments @ \$

Installments @ \$

Note:

D. Total to Bring Loan Current \$ 4,157.88
(Combined Sections A, B and C)

- ☐ Consistent with Trustee/Debtor Notice
☒ Different from Trustee/Debtor Notice

Part 2: Sign Here

The person completing this Statement must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Reiner Joaquin Fajardo Date 12/02/2014
Signature

Print: Reiner Joaquin Fajardo Title Bankruptcy Support Specialist
First Name Middle Name Last Name

Company SunTrust Mortgage, Inc.

Address Bankruptcy Department RVW 3034, PO Box 27767
Number Street
Richmond VA 23261
City State ZIP Code

Contact phone (855) 223 - 4641

email: MortgageBankruptcy@suntrust.com

(45)



SunTrust Mortgage, Inc.
Post Office Box 26149
Richmond, VA 23260-6149
Toll Free 1.800.634.7928
www.suntrustmortgage.com



January 09, 2015

Yuriy Korotkov
Irina Kortokov
3012 Twilight Ln
Monroe, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

Thank you for your request for a copy of your mortgage loan payment history. Enclosed is an account activity statement or loan history for your records.

To learn more about our payment options, please log onto your online account at suntrust.com/mortgage and then select "Payment Options" at the top of the screen, under "Products".

If you have any questions, please contact our Client Services Department at 800.634.7928. Our business hours are 8 a.m. to 8 p.m., ET, Monday through Friday and 9 a.m. to 3 p.m., ET on Saturday.

Sincerely,

Client Services Department

Enclosure

CS065 WH1

REQ BY WH1

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

PAGE 1

TRIIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE

NC 28110

LOAN NUMBER: 0036248508

***** CURRENT ACCOUNT INFORMATION *****					
DATE	TOTAL	PRINCIPAL	LOAN	CURRENT	
PAYMENT	PAYMENT	& INTEREST	INTEREST	PRINCIPAL	ESCROW
DUE	AMOUNT	PAYMENT	RATE	BALANCE	BALANCE
09-01-14	1,001.97	844.80	6.87500	114,257.45	200.86-
2ND MORTGAGE:			0.00 0.00000	0.00	

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS	DUE	TRANSACTION	TRANSACTION	EFFECTIVE DATE
DATE	DATE	CODE	DESCRIPTION	OF TRANSACTION

TRANSACTION	PRIN. PAID/	ESCROW PAID/		
AMOUNT	BALANCE	INTEREST	BALANCE	AMOUNT CODE/DESCRIPTION

12-31-14	00-00	631	PROPERTY PRESERVATION	
10.75	0.00	0.00	0.00	
12-08-14	08-14	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	157.17-	157.17 ADVANCE REFUND
12-08-14	08-14	173	PAYMENT	12-05-14
1,002.00	189.12	655.68	157.17	0.03 SUSPENSE
	114,257.45		200.86-	NEW PRINCIPAL/ESCROW BALANCES
11-14-14	07-14	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	157.17-	157.17 ADVANCE REFUND
11-14-14	07-14	173	PAYMENT	11-10-14
1,002.00	188.04	656.76	157.17	0.03 SUSPENSE
	114,446.57		358.03-	NEW PRINCIPAL/ESCROW BALANCES
11-06-14	07-14	173	PAYMENT	
17.89	0.00	0.00	0.00	17.89 SUSPENSE
11-03-14	07-14	161	ESCROW ADVANCE	
515.20	0.00	0.00	515.20	
11-03-14	12-14	313	CITY AND TOWN TAX	
344.47-	0.00	0.00	344.47-	
			515.20-	NEW PRINCIPAL/ESCROW BALANCES
11-03-14	12-14	312	COUNTY TAX	
1,332.48-	0.00	0.00	1332.48-	
			170.73-	NEW PRINCIPAL/ESCROW BALANCES
10-27-14	07-14	173	PAYMENT	
0.00	0.00	0.00	0.00	175.00 *
				175.00- SUSPENSE

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REQ BY WH1

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

PAGE 2

YURIY KOROTKOV

LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. PAID/ BALANCE	INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
10-27-14 00-00 745	CORP. ADVANCE	ADJUSTMENT		
75.00-	0.00	0.00	0.00	
10-24-14 07-14 173	PAYMENT			
0.00	0.00	0.00	0.00	400.00 * 400.00- SUSPENSE
10-24-14 00-00 745	CORP. ADVANCE	ADJUSTMENT		
400.00-	0.00	0.00	0.00	
10-24-14 07-14 173	PAYMENT			
0.00	0.00	0.00	0.00	150.00 * 150.00- SUSPENSE
10-24-14 00-00 745	CORP. ADVANCE	ADJUSTMENT		
150.00-	0.00	0.00	0.00	
10-16-14 07-14 173	PAYMENT			
0.00	0.00	0.00	0.00	450.00 * 450.00- SUSPENSE
10-16-14 00-00 745	CORP. ADVANCE	ADJUSTMENT		
450.00-	0.00	0.00	0.00	
10-08-14 06-14 173	PAYMENT			10-02-14
1,002.00	186.97	657.83	157.17	0.03 SUSPENSE
	114,634.61		1161.75	NEW PRINCIPAL/ESCROW BALANCES
10-07-14 06-14 173	PAYMENT			
341.46	0.00	0.00	0.00	341.46 SUSPENSE
10-06-14 00-00 633	MISC. F/C AND B/R EXPENSES			
150.00	0.00	0.00	0.00	
10-01-14 05-14 173	PAYMENT			
0.00	185.90	658.90	143.42	988.22- SUSPENSE
	114,821.58		1004.58	NEW PRINCIPAL/ESCROW BALANCES
09-30-14 05-14 173	PAYMENT			09-26-14
81.12	0.00	0.00	0.00	81.12 SUSPENSE
09-25-14 00-00 633	MISC. F/C AND B/R EXPENSES			
90.00	0.00	0.00	0.00	
09-11-14 05-14 173	PAYMENT			
0.00	0.00	0.00	0.00	176.00 * 176.00- SUSPENSE
09-11-14 00-00 745	CORP. ADVANCE	ADJUSTMENT		
176.00-	0.00	0.00	0.00	

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

REQ BY WH1

PAGE 3

YURIY KOROTKOV

LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
09-05-14	05-14	173	PAYMENT	
334.89	0.00	0.00	0.00	334.89 SUSPENSE
08-28-14	04-14	173	PAYMENT	
0.00	184.84	659.96	143.42	988.22- SUSPENSE
	115,007.48		861.16	NEW PRINCIPAL/ESCROW BALANCES
08-22-14	04-14	173	PAYMENT	08-21-14
544.73	0.00	0.00	0.00	544.73 SUSPENSE
08-19-14	09-14	351	HAZARD INSURANCE	
402.00-	0.00	0.00	402.00-	
			717.74	NEW PRINCIPAL/ESCROW BALANCES
08-08-14	04-14	173	PAYMENT	
340.68	0.00	0.00	0.00	340.68 SUSPENSE
07-30-14	03-14	173	PAYMENT	
0.00	183.79	661.01	143.42	988.22- SUSPENSE
	115,192.32		1119.74	NEW PRINCIPAL/ESCROW BALANCES
07-25-14	03-14	173	PAYMENT	07-24-14
1,002.00	0.00	0.00	0.00	1,002.00 SUSPENSE
07-16-14	02-14	173	PAYMENT	
0.00	182.74	662.06	143.42	988.22- SUSPENSE
	115,376.11		976.32	NEW PRINCIPAL/ESCROW BALANCES
07-07-14	02-14	173	PAYMENT	07-03-14
1,002.00	0.00	0.00	0.00	1,002.00 SUSPENSE
06-30-14	02-14	173	PAYMENT	
339.42	0.00	0.00	0.00	339.42 SUSPENSE
06-11-14	01-14	173	PAYMENT	05-30-14
0.00	181.70	663.10	143.42	988.22- SUSPENSE
	115,558.85		832.90	NEW PRINCIPAL/ESCROW BALANCES
06-06-14	01-14	173	PAYMENT	
339.89	0.00	0.00	0.00	339.89 SUSPENSE
06-03-14	12-13	173	PAYMENT	05-29-14
1,002.00	180.67	664.13	143.42	13.78 SUSPENSE
	115,740.55		689.48	NEW PRINCIPAL/ESCROW BALANCES
05-07-14	12-13	173	PAYMENT	
365.04	0.00	0.00	0.00	365.04 SUSPENSE
04-14-14	11-13	173	PAYMENT	04-11-14
988.22	179.64	665.16	143.42	
	115,921.22		546.06	NEW PRINCIPAL/ESCROW BALANCES

REQ BY WH1

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

PAGE 4

YURIY KOROTKOV

LOAN NUMBER: 0036248508

PROCESS DATE	DUE DATE	ACTIVITY FOR PERIOD 01/01/13 - 01/09/15 TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- AMOUNT CODE/DESCRIPTION
04-08-14	11-13	173	PAYMENT	
367.49	0.00	0.00	0.00	367.49 SUSPENSE
03-26-14	10-13	173	PAYMENT	
988.22	178.62	666.18	143.42	03-24-14
	116,100.86		402.64	NEW PRINCIPAL/ESCROW BALANCES
03-19-14	10-13	173	PAYMENT	
0.00	0.00	0.00	0.00	
03-12-14	10-13	173	PAYMENT	
368.06	0.00	0.00	0.00	368.06 SUSPENSE
02-21-14	09-13	173	PAYMENT	
988.22	177.60	667.20	143.42	02-18-14
	116,279.48		259.22	NEW PRINCIPAL/ESCROW BALANCES
02-05-14	09-13	173	PAYMENT	
361.78	0.00	0.00	0.00	361.78 SUSPENSE
01-16-14	08-13	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	27.62-	27.62 ADVANCE REFUND
01-16-14	08-13	173	PAYMENT	
988.22	176.59	668.21	143.42	01-14-14
	116,457.08		115.80	NEW PRINCIPAL/ESCROW BALANCES
12-11-13	08-13	173	PAYMENT	
363.43	0.00	0.00	0.00	363.43 SUSPENSE
12-09-13	07-13	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	143.42-	143.42 ADVANCE REFUND
12-09-13	07-13	173	PAYMENT	
988.22	175.58	669.22	143.42	12-06-13
	116,633.67		27.62-	NEW PRINCIPAL/ESCROW BALANCES
11-19-13	06-13	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	143.42-	143.42 ADVANCE REFUND
11-19-13	06-13	173	PAYMENT	
0.00	174.58	670.22	143.42	988.22-1 SUSPENSE
	116,809.25		171.04-	NEW PRINCIPAL/ESCROW BALANCES
11-14-13	06-13	173	PAYMENT	
367.78	0.00	0.00	0.00	367.78 SUSPENSE
11-13-13	05-13	168	REPAY OF ESCROW ADVANCE	
0.00	0.00	0.00	143.42-	143.42 ADVANCE REFUND
11-13-13	05-13	173	PAYMENT	
988.22	173.59	671.21	143.42	11-08-13
	116,983.83		314.46-	NEW PRINCIPAL/ESCROW BALANCES

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

REQ BY WH1

PAGE 5

YURIY KOROTKOV
LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
TRANSACTION AMOUNT	PRIN. BALANCE	PAID/ INTEREST	ESCROW PAID/ BALANCE	-----OTHER----- CODE/DESCRIPTION
11-12-13	05-13	161	ESCROW ADVANCE	
457.88	0.00	0.00	457.88	
11-12-13	11-13	312	COUNTY TAX	
1,158.51-	0.00	0.00	1158.51-	
			457.88-	NEW PRINCIPAL/ESCROW BALANCES
11-08-13	11-13	313	CITY AND TOWN TAX	
344.47-	0.00	0.00	344.47-	
			700.63	NEW PRINCIPAL/ESCROW BALANCES
10-15-13	04-13	173	PAYMENT	10-11-13
988.22	172.60	672.20	143.42	
	117,157.42		1045.10	NEW PRINCIPAL/ESCROW BALANCES
10-15-13	04-13	173	PAYMENT	
359.92	0.00	0.00	0.00	359.92 SUSPENSE
09-13-13	03-13	173	PAYMENT	09-12-13
988.22	171.61	673.19	143.42	
	117,330.02		901.68	NEW PRINCIPAL/ESCROW BALANCES
08-29-13	09-13	351	HAZARD INSURANCE	
383.00-	0.00	0.00	383.00-	
			758.26	NEW PRINCIPAL/ESCROW BALANCES
08-20-13	00-00	630	ATTORNEY ADVANCES	
75.00	0.00	0.00	0.00	
08-19-13	02-13	173	PAYMENT	08-16-13
988.22	170.64	674.16	143.42	
	117,501.63		1141.26	NEW PRINCIPAL/ESCROW BALANCES
08-12-13	01-13	173	PAYMENT	
0.00	169.66	675.14	143.42	
	117,672.27		997.84	NEW PRINCIPAL/ESCROW BALANCES
08-12-13	12-12	173	PAYMENT	
0.00	168.70	676.10	225.52	2,058.54-1 SUSPENSE
	117,841.93		854.42	NEW PRINCIPAL/ESCROW BALANCES
08-07-13	12-12	173	PAYMENT	
734.24	0.00	0.00	0.00	734.24 SUSPENSE
07-18-13	00-00	630	ATTORNEY ADVANCES	
300.00	0.00	0.00	0.00	
07-10-13	11-12	173	PAYMENT	07-09-13
988.22	167.74	677.06	143.42	
	118,010.63		628.90	NEW PRINCIPAL/ESCROW BALANCES

Trustee

CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

REQ BY WH1

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YURIY KOROTKOV

LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
06-07-13	10-12	173	PAYMENT	06-06-13
			988.22 166.78 678.02 143.42	
			118,178.37 485.48	NEW PRINCIPAL/ESCROW BALANCES
06-05-13	10-12	173	PAYMENT	
			734.31 0.00 0.00 0.00 734.31	SUSPENSE
05-13-13	09-12	173	PAYMENT	05-10-13
			988.22 165.83 678.97 143.42	
			118,345.15 342.06	NEW PRINCIPAL/ESCROW BALANCES
04-08-13	08-12	173	PAYMENT	04-05-13
			988.22 164.89 679.91 143.42	
			118,510.98 198.64	NEW PRINCIPAL/ESCROW BALANCES
04-04-13	08-12	173	PAYMENT	
			0.00 0.00 0.00 0.00	
04-03-13	08-12	173	PAYMENT	
			366.95 0.00 0.00 0.00 366.95	SUSPENSE
03-11-13	08-12	173	PAYMENT	
			366.74 0.00 0.00 0.00 366.74	SUSPENSE
03-04-13	07-12	168	REPAY OF ESCROW ADVANCE	
			0.00 0.00 0.00 88.20- 88.20	ADVANCE REFUND
03-04-13	07-12	173	PAYMENT	03-01-13
			988.22 163.95 680.85 143.42	
			118,675.87 55.22	NEW PRINCIPAL/ESCROW BALANCES
03-01-13	06-12	168	REPAY OF ESCROW ADVANCE	
			0.00 0.00 0.00 184.47- 184.47	ADVANCE REFUND
03-01-13	06-12	173	PAYMENT	
			0.00 163.01 681.79 184.47	1,029.27-1 SUSPENSE
			118,839.82 88.20-	NEW PRINCIPAL/ESCROW BALANCES
02-13-13	06-12	173	PAYMENT	
			369.16 0.00 0.00 0.00 369.16	SUSPENSE
02-04-13	05-12	168	REPAY OF ESCROW ADVANCE	
			0.00 0.00 0.00 143.42- 143.42	ADVANCE REFUND
02-04-13	05-12	173	PAYMENT	02-01-13
			988.22 162.08 682.72 143.42	
			119,002.83 272.67-	NEW PRINCIPAL/ESCROW BALANCES
01-09-13	05-12	173	PAYMENT	
			369.71 0.00 0.00 0.00 369.71	SUSPENSE

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CUSTOMER ACCOUNT ACTIVITY STATEMENT

DATE 01/09/15

REQ BY WH1

PAGE 7

YURIY KOROTKOV

LOAN NUMBER: 0036248508

ACTIVITY FOR PERIOD 01/01/13 - 01/09/15

PROCESS DATE	DUE DATE	TRANSACTION CODE	TRANSACTION DESCRIPTION	EFFECTIVE DATE OF TRANSACTION
01-03-13	04-12	168	REPAY CF ESCROW ADVANCE	
		0.00	0.00	0.00
			143.42-	143.42
				ADVANCE REFUND
01-03-13	04-12	173	PAYMENT	01-02-13
		988.22	161.16	1683.64
			143.42	
			119,164.91	416.09-
				NEW PRINCIPAL/ESCROW BALANCES
01-02-13	04-12	132	LATE CHARGE ADJUSTMENT	
		0.00	0.00	0.00
				33.79 1 LATE CHGS

SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767

SUNTRUST
MORTGAGE

July 13, 2015



000054/CK029/942

YURIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

This letter confirms that your account was assessed a charge (as permitted by the terms of your mortgage loan transaction documentation or as otherwise agreed to by you). Additional information regarding the charge is provided below.

07/09/2015	\$ 393.75	Foreclosure Attorney Fees --
07/09/2015	\$ 300.00	Title Search

DROCK SCOTT

910 3924988

If you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 8 p.m., ET, Friday and 9 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure: Disclosure(s)

CK029 LTI

855 223 4641

*Koh
ROBINSON*

(54)
SunTrust Mortgage Inc.
P.O. Box 27767
Richmond, VA 23261-7767



August 10, 2015

000042/CK029/942

YURIY KOROTKOV
IRINA KORTOKOV
3012 TWILIGHT LN
MONROE, NC 28110

RE: Mortgage Loan Number: 0036248508
Property Address: 3012 Twilight Ln
Indian Trail NC 28079

Dear Client(s):

This letter confirms that your account was assessed a charge (as permitted by the terms of your mortgage loan transaction documentation or as otherwise agreed to by you). Additional information regarding the charge is provided below.

08/07/2015 \$ 10.75 Property Inspection

If you have any questions, please contact our Collections Department at 800.443.1032, option 2. Our business hours are 8 a.m. to 10 p.m., ET, Monday through Thursday, 8 a.m. to 8 p.m., ET, Friday and 9 a.m. to 3 p.m., ET, on Saturday.

Sincerely,

Collections Department

Enclosure: Disclosure(s)

CK029 NYF